

In The Claims:

Please amend the following claims:

Claims 1-5, 10, 16-18, and 19-43 have been cancelled.

1-5. (canceled).

6. (previously presented) The method of claim 13 wherein the authorization form includes a transformation system to transform the signature phrase at the node associated with the customer, and wherein the interface receives the second account number and the second signature phrase in a transformed format.

7. (previously presented) The method of claim 13 further comprising:  
creating a transaction certificate to memorialize a successful authorization.

8. (previously presented) The method of claim 7 wherein the transaction certificate may be provided to the network node associated with the e-commerce merchant to indicate successful authorization.

9. (previously presented) The method of claim 13 wherein the authorization form is provided to the network node associated with the customer through a network interface.

10. (canceled).

11. (previously presented) The method of claim 13 wherein the authorization form includes a customer-specific indicator previously provided by the customer to the entity, the customer-specific indicator being independent of the merchant.

12. (previously presented) The method of claim 13 wherein the authorization form includes a logo identifying the merchant.

13. (previously presented) A method for authorizing transactions between a customer that is

authorized to use an account and an e-commerce merchant, the method comprising:

confirming rights in the account by associating an account code provided by the customer with an account number associated with the account;

establishing a signature phrase for being used in a plurality of transactions;

linking the signature phrase to the account number for use in the transactions;

upon indication from a node associated with the e-commerce merchant that a transaction has initiated, providing an authorization form to a node associated with the customer, the authorization form being from a node associated with an entity separate from the e-commerce merchant;

receiving the signature phrase from the node associated with the customer through a customer response to the authorization form; and

extending rights to the account, normally only associated with the account code, to the signature phrase such that the customer can authorize the transaction made on the account using the signature phrase.

14. (original) The method of claim 13 wherein an entity other than the customer confirms the rights in the account.

15. (original) The method of claim 13 wherein the rights in the account indicate account ownership.

16-43. (canceled).

44. (currently amended) ~~The method of claim 43 further~~ A method for authorizing transactions between a customer and an e-commerce merchant, the method comprising:

receiving, at a credit card authorization system, e-commerce merchant information and a credit card number of a customer for a first transaction;

determining whether the credit card number corresponds to a credit card account in a credit card database;

creating an authorization form at the credit card authorization system for the first transaction;

displaying the authorization form to the customer via an internet browser;

receiving a first signature phrase from the customer indicating authorization for the first transaction;

verifying that the received signature phrase corresponds to a stored signature phrase in the credit card account;

transferring the internet browser of the user to a node associated with the e-commerce merchant;

receiving, at the credit card authorization system, e-commerce merchant information and a credit card number of the customer for a second transaction;

creating an authorization form at the credit card authorization system for the second transaction; and

receiving a second signature phrase from the customer indicating authorization for the second transaction, wherein the first signature phrase and the second signature phrase are the same.